CLAIMS:

1.   A system for advising a consumer how much to pay for goods and services comprising:

a user interface for allowing a customer to access a host computer via an on-line network,

a host computer which solicits a consumer's objective and subjective criteria for the purchase of goods or services in an interactive, intuitive manner,

wherein based on the consumer's needs and access to available data on goods or services, the system generates at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services,

and means for presenting information to the customer.

2.   A system according to claim 1 wherein the goods to be purchased are selected from the group consisting of groceries, office products, computers and household items.

3.   A system according to claim 1 wherein the services to be purchased are postal services and the goods purchased are postal goods.

4.   A system according to claim 1 wherein the services to be purchased are telephone services or airline services.

5.   A system according to claim 1 wherein the services to be purchased are

6.   A system according to claim 1 wherein the services to be purchased are

7.   A system for advising a consumer how much to pay for goods and services comprising:

a user interface for allowing a customer to access a host
computer via an on-line network,

means for collecting information from the customer
regarding desires related to the purchase of goods or

5   services,

means for receiving the customer selection of at least
one component regarding the purchase of goods or services,

means for performing a needs analysis based on
information collected,

10   means for recommending at least one of options,
recommendations, referrals to providers of goods or services,
and prices of goods or services based on the needs analysis,
and

means for presenting information concerning goods or

15   services information to the customer.

8.   In an integrated system for determining how much a
customer should pay for goods or services comprising:

means for assembling a personal profile that includes

20   means for collecting salient data,

means for building an integrated customer account
relating to the purchase of goods or services including
customer data relating to the purchase of goods or services;

means for receiving a customer selection of at least one

25   component of the integrated customer account;

means for performing a needs analysis based on
information collected;

means for recommending goods or services based on the
needs analysis;

30   means for presenting information concerning the selected
component of the integrated customer account relating to the
purchase of goods or services to the customer; and

means for allowing data collected to flow to all other
points where the data is required so that data need not be

entered more than once.

9. The system of claim 8, further comprising means for generating multiple prompts for certain pieces of data such that the user may exercise personal judgment concerning the appropriate time to collect such data.

10. The system of claim 8, further comprising pending file means for storing information that is collected, but not immediately needed.

11. The system of claim 8, wherein each component of the integrated customer account relating to the purchase of goods or services includes data fields and the system further comprises means for transferring data between the data fields and means for entering data fields in different components that are related such that data entered in one data field can be copied into other related data fields.

12. The system of claim 8, wherein the means for building the integrated customer account relating to the purchase of goods or services comprises means for building a credit card account component.

13. The system of claim 8, wherein the means for building the single integrated account relating to the purchase of goods or services comprises means for building a line of credit account component.

14. The system of claim 8, wherein the means for building the integrated customer account relating to the purchase of goods or services comprises means for building a secured credit account component.

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15. The system of claim 8, further comprising means for displaying a representation of a statement or invoice connected to the means for building the customer account relating to the purchase of goods or services, whereby as the account is built the representation of the statement or invoice is updated.

16. The method according to claim 8, wherein said information includes demographic information and customer financial information.

17. The method of claim 8, wherein based on the consumer's needs and access to available data on goods or services, the system generates at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services.

18. A method of providing an integrated system for determining how much a customer should pay for goods or services, comprising:

opening a customer account that permits a customer to establish a plurality of components relating to the purchase of goods or services, the customer account having a time of opening;

creating a personal profile including substantially all demographic and financial data about the customer at the time of opening;

accessing the profile so that only unknown data is requested from the customer in the establishment of each of the plurality of components relating to the purchase of goods or services;

receiving a customer selection of at least one component relating to the purchase of goods or services of the customer account;

performing a needs analysis based on the personal profile;

recommending an account based on the needs analysis; and

presenting information concerning at least one component relating to the purchase of goods or services of the customer account to the customer.

19. The method of claim 18, wherein based on the consumer's needs and access to available data on goods or services, the system generates at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services.

20. A method of claim 18, wherein said plurality of components relating to the purchase of goods or services comprises at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services.

21. A method of opening a customer account advising a consumer how much to pay for goods and services, comprising:

building a database containing a customer profile that includes demographic information and information relating to the purchase of goods or services;

performing a needs analysis based on information collected;

receiving a customer selection of at least one component relating to the purchase of goods or services;

recommending goods or services based on the needs analysis;

presenting information concerning at least one selected component relating to the purchase of goods or services to the customer;

updating the database to reflect the customer's selection

of at least one single customer account component; and

displaying an image of a representation of a statement, wherein the image reflects the customer's selection of at least one good or service.

22. The method of claim 21, wherein based on the consumer's needs and access to available data on goods or services, the system generates at least one of options, recommendations, referrals to providers of goods or services, and prices of goods or services.

23. The system of claim 21, further comprising:

means for updating the database to reflect the customer's selection of at least one product or service; and

means for displaying an image of a representation of a statement, wherein the reflects the customer's selection of at least one product or service.

24. The system of claim 8 further comprising:

means for updating the database to reflect the customer's selection of at least one product or service; and

means for displaying an image of a representation of a statement, wherein the reflects the customer's selection of at least one product or service.